



Coronavirus Response

Getting your vehicles back to work - keep yourself covered

During the Covid-19 lockdown many businesses have taken their vehicles off the road, resulting in:

- Insurance cover being reduced to exclude use on the road
- Removal of the vehicles from the Motor Insurance Database (MID)

Before returning vehicles to use on the road these actions need to be reversed.

Insurance cover

Road Traffic Act cover is a legal requirement, so insurance cover will need to be reinstated to include this.

Motor Insurance Database (MID)

It's vital that any vehicles in use are on the MID, as it's the key database that the police use to ensure that the vehicles are appropriately insured.

With Automatic Number Plate Recognition technology, this checking is now a routine part of police work. The absence of a recognised match will risk the driver being stopped and potentially being accused of driving uninsured.

Whilst in many instances an oversight/error can be cleared up quickly, if the police are not satisfied, vehicles are likely to be seized and impounded, creating business disruption and cost for the driver and business concerned.

Regardless of the insurance position, there will be a fee to release a vehicle and the associated inconvenience of the registered keeper or owner of the vehicle needing to personally attend, with suitable evidence of insurance, to have the vehicle released.

There is also the inconvenience of having to deal with a potential "Insurance Advisory Letter" and the costs that may be associated with it if not dealt with in a timely fashion.

If you require any support in making these changes, please contact your AXA branch.

Motor Fleet Back to Business guidance

For more information on getting your vehicles back to work please see our [Motor Fleet Back to Business guide](#).

